

**BEHAVIOURAL INTENTION TO ADOPT POINT OF
SALES TECHNOLOGY IN NIGERIAN
RETAIL INDUSTRY**

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**BEHAVIOURAL INTENTION TO ADOPT POINT OF SALES TECHNOLOGY
IN NIGERIAN RETAIL INDUSTRY**

By

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**Thesis Submitted to
School of Business Management,
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in Fulfilment of the Requirement for the Degree of Doctor of Philosophy**

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ABSTRAK

Tujuan kajian ini adalah untuk mengkaji pengaruh jangkaan prestasi, jangkaan usaha, sosial, suasana mendorong dan pertimbangan pelanggan terhadap niat tingkah laku untuk menggunakan terminal tempat jualan dalam industri peruncitan di Nigeria dan kesan perantara kesedaran teknologi. Data telah dikumpulkan menerusi 165 pemilik atau pengurus perniagaan runcit di Nigeria, dalam tinjauan keratan lintang dan dianalisis dengan menggunakan teknik kuasa dua terkecil separa teknik pemodelan persamaan struktur. Hasil ujian hipotesis mengesahkan bahawa jangkaan prestasi, pengaruh sosial, suasana mendorong dan pertimbangan pelanggan mempunyai pengaruh yang signifikan terhadap niat tingkah laku, manakala tidak bagi jangkaan usaha. Begitu juga, perantara hubungan kesedaran teknologi antara jangkaan usaha, niat sosial dan tingkah laku, tetapi tiada perantaraan hubungan antara jangkaan prestasi, pemudah keadaan dan niat tingkah laku. Model yang digunakan telah menjelaskan 56 peratus variasi yang terdapat dalam niat tingkah laku. Oleh kerana keterbatasan sumber, kajian ini memberi tumpuan kepada niat sahaja dan mengabaikan penggunaan disebabkan sebagaimana kajian ini menggunakan tinjauan keratan-lintang. Oleh yang demikian, kajian masa hadapan disarankan untuk memperluaskan skop kajian dengan mengkaji niat dan tingkah laku sebenar, mungkin dalam kajian longitud. Berdasarkan bukti empirikal, pertimbangan pelanggan dan kesedaran teknologi merupakan isu penting dalam penyebaran teknologi. Pengamal sektor ini perlu memberi perhatian yang lebih dalam aspek berkenaan khususnya pelaksanaan teknologi dalam perniagaan runcit. Penemuan baru penyelidikan ini menjadi perintis dalam integrasi pertimbangan pelanggan dan perantara kesan teknologi sebagai sumber rujukan dalam penggunaan teknologi. Oleh itu, kajian ini memberikan maklumat tambahan kepada kajian lepas yang sedia ada dan melanjutkan teori secara empirikal terhadap penerimaan dan penggunaan teknologi dengan perimbangan pelanggan dan kesedaran teknologi.

Kata kunci: Niat tingkah laku, perniagaan runcit, pertimbangan pelanggan, kesedaran teknologi, terminal tempat jualan.

ABSTRACT

The purpose of this study is to investigate the influence of performance expectancy, effort expectancy, social influence, facilitating conditions and customer concerns on behavioural intention to use point of sale terminal in the Nigerian retail industry and the moderating effect of technology awareness. Data were collected from 165 owners/managers of retail businesses in Nigeria, in a cross-sectional survey and were analysed using the partial least square structural equation modelling technique. The result of hypotheses testing confirmed that performance expectancy, social influence, facilitating conditions and customer concerns have a significant positive influence on behavioural intention, while effort expectancy does not. Similarly, technology awareness moderates the relationship between effort expectancy, social and behavioural intention, but does not moderate the relationship between performance expectancy, facilitating conditions and behavioural intention. The extended model explained 56 per cent of variance in behavioural intention. Due to resource limitations, this study focused on intention alone, neglecting the actual usage, thus the survey was cross-sectional. Therefore further studies should extend the horizon by capturing the intention and actual usage, perhaps in a longitudinal study. Based on empirical evidence, customer concerns and technology awareness are essential issues in technology diffusion, and therefore practitioners should pay more attention to them, particularly in the implementation of technology in retail business. The novelty of this research is pioneering the integration of customer concern and moderating effect of technology awareness in technology adoption literature. Hence, it provides further explanation to the existing literature by empirically extending the unified theory of acceptance and use of technology with customer concerns and technology awareness.

Keywords: Behavioural intention, retail business, customer concerns, technology awareness, point of sale terminal

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LIST OF ABBREVIATIONS

AKA	Also Known As
ATM	Automatic Teller Machine
AVE	Average Variance Extracted
BPR	Business Process Reengineering
CBN	Central Bank Of Nigeria
CC	Concern For Customers
CEO	Chief Executive Officer
COT	Commission On Turnover
CR	Composite Reliability
C-TAM & TPB	Combined TAM And TPB
DTPB	Decomposed Theory of Planned Behaviour
EE	Effort Expectancy
EPS	Electronic Payment System
ERP	Enterprise Resource Planning
FAQ	Frequently Asked Questions
FC	Facilitating Conditions
GDP	Gross Domestic Product
GLO	Globacom Mobile Nigeria
GPB	Great Britain Pounds
HND	Higher National Diploma
ICT	Information and Communication Technology

IDT	Innovation Diffusion Theory
IMF	International Monetary Fund
IS	Information System
ISP	Internet Service Providers
IT	Information Technology
MCAR	Missing Completely At Random
MPCU	Model Of PC Utilisation
MTN	MTN Mobile Telecom
NGN	Nigerian Naira
OGB	Online Group Buying
PE	Performance Expectancy
PEOU	Perceived Ease Of Use
PLS	Partial Least Squares
POS	Point Of Sale
PPP	Purchasing Power Parity
PPRA	Petroleum Products Regulatory Agency
PU	Perceived Usefulness
Q & A	Questions and Answers
RM	Ringgit Malaysia
SCT	Social Cognitive Theory
SD	Standard Deviation
SE	Standard Error

SEM	Structural Equation Modelling
SI	Social Influence
SPSS	Statistical Package for Social Sciences
T.DIST	T Distribution
TA	Technology Awareness
TAM	Technology Acceptance Model
TMM	The Motivational Model
TPB	Theory Of Planned Behaviour
TRA	Theory Of Reason Action
TTF	Task Technology Fit
US	United States
USD	United States Dollar
UTAUT	Unified Theory Of Acceptance And Use Of Technology
VIF	Variance Inflated Factor
VOU	Voluntariness Of Use

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The rapidly ever-changing and yet technology-driven market place stresses a paradigm shift in the approach to managing businesses, thus requires the deployment of alternative management designs. Also, with the advancements in information and communication technology (ICT), such as e-commerce, business processes becomes much easier, but yet the competition from external environment remains or even stiffer (Ahmad, 2012). These necessitate the emergence of technology management approach to managing businesses.

Nigerian business environment is not in isolation in this regard, because of the emergence of business process technologies such as electronic payment system (EPS). Even more worrisome, the Federal Government of Nigeria through the Central Bank of Nigeria (CBN) has embarked on a serious monetary policy revolution it called “the cash-less policy”, which entail payment processes to be done electronically, using various forms of e-payment systems. EPS is a form of a financial exchange that takes place between the buyer and seller facilitated by means of electronic communications (Turban, Lee, King, Liang, & Turban, 2009).

Based on the accounts of World Payments Report, 2011, the number of e-payments transactions is totalled 17.9 billion in 2010, and are projected to grow at a sustained 19.1 per cent a year to total 30.3 billion transactions in 2013, while the cumulative value of

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